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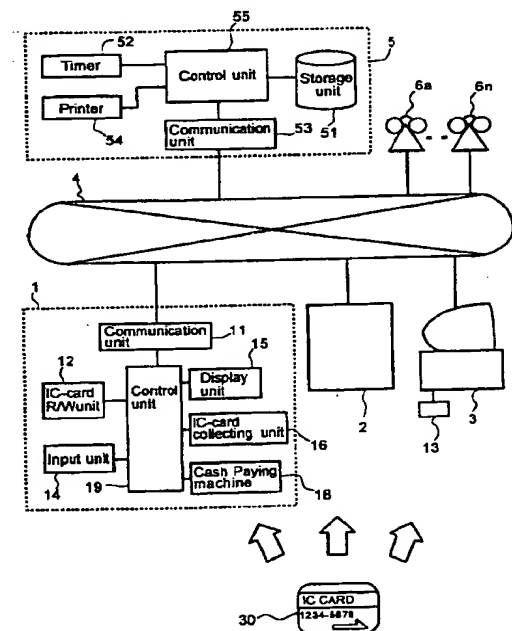
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## (54) ELECTRONIC MONEY RECOVERING SYSTEM

(57) The present invention relates to an electronic-money collecting system capable of returning a lost IC card used as an 'electronic purse' to the owner of the lost IC card or an institution issuing the lost IC card with a high degree of efficiency without giving a troublesome load to the lost-IC-card finder or the institution issuing the IC card. When a lost IC card in which money data representing the amount of electronic money is stored is found, the found IC card is entered to a terminal installed at places such as a banking organ or a public institution. At that time, information read out from the IC card is transmitted to a center apparatus by way of a communication line. At the center apparatus, a storage unit is searched for information on the legitimate owner of the IC card such as information for contacting the owner. The owner of the lost IC card is then notified of the implementation of processing to collect the IC card by telephone, through the post or through an electronic mail using a communication means. In order to increase the rate of collection of lost IC cards, a lost-IC-card finder is given reward money which is set in accordance with the amount of money recorded in a found IC card. In addition, when an attempt made by a lost-IC-card finder to illegally draw money from a found IC card is detected, information on the lost-IC-card finder who makes the attempt to draw money from the found IC card is recorded, allowing the abuse of a found IC card to be detected early.

FIG.1



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## Description

### Prior Art

The present invention relates to an electronic-money collecting system which is used for electronically collecting a lost IC card containing electronic money.

### Background Art

As a system which allows an IC card for recording money data issued by a banking organ to be used as an electronic purse, so far, there has been provided a 'Value Transfer System' disclosed by International Publication No. WO91/16691 (or Japanese Patent Laid-open No. Hei 5-504643). Electronic purses each implemented by an IC card compose the 'electronic-purse' system in conjunction with an account settling means for loading money into an electronic purse and controlling exact calculation. The 'electronic-purse' system electronically loads money data from a bank account into a memory in an IC card, treating the IC card like an 'electronic purse'. In this case, since money (or strictly speaking, money data) stored in the IC card is in actuality neither a bill nor a coin, the term 'electronic money' is used in order to distinguish the money stored in an IC card from a bill or a coin. Money can be transferred from an IC card to another IC card through an account settling means. In a transfer of money, it is not necessary for the user to confirm the transferred money with a banking organ. As a result, the processing to transfer money can be carried out in the same way as transferring cash to another person. In addition, at a banking organ, electronic money can be transferred and drawn as is the case with a cash transaction.

At any rate, in many cases, transaction processing using an 'electronic purse' implemented by an IC card is carried out without the need for confirmation with a banking organ. As a result, when an IC card is lost, the money stored in the IC card is also lost and it is impossible to recover the money stored in the lost IC card unless the IC card itself is found. In addition, even if the lost IC card is found by a third person, the amount of money stored therein is not visible, giving rise to a problem that the probability that the lost IC card is returned to the owner or reported to an institution issuing the IC card or a police station is very low. There has been thus a problem that money stored in an electronic purse is wasted in comparison with cash.

In addition, even if the lost IC card is reported to the institution issuing the IC card, the institution needs to follow a procedure for finding the legitimate owner of the reported IC card and returning the IC card to the owner or re-issuing a new IC card in answer to a request made by the owner of the IC card, giving rise to a problem that loads to be borne by the institution and the owner losing the IC card itself are heavy.

It is thus an object of the present invention to provide an electronic-money collecting system capable of

returning a lost IC card serving as an 'electronic purse' to the owner or an institution issuing the lost IC card with a high degree of efficiency without giving a troublesome load to the lost-IC-card finder of the IC issuing institution.

It is another object of the present invention to provide an electronic-money collecting system capable of enhancing the rate of collection of money stored in a lost IC card by giving a finder of the lost IC card a predetermined amount of reward money.

It is a still further object of the present invention to provide an electronic-money collecting system capable of preventing a bad faith finder of a lost IC card from being given a reward money.

### Summary of the Invention

In order to achieve the objects described above, the present invention provides an electronic-money collecting system wherein, as a found IC card having money data or the like recorded is entered to a terminal unit installed at an institution such as a banking organ or a public facility, money stored in the IC card is electronically collected; information read out from the IC card is transmitted to a center apparatus by way of a transmission line; information on the legitimate owner of the IC card such as the address of the owner is used by the center apparatus for automatically searching for the owner; and the owner is notified by a communication means of the processing to collect the IC card. Accompanying the electronic collection of the money, the IC card itself may or may not be physically collected.

As described above, in order to increase the rate of collection, a predetermined amount of reward money is given to a finder of a lost IC card. The reward money is given to a finder of a lost IC card by adding money data corresponding to the reward money to money data stored in the IC card of the lost-IC-card finder. For example, when an IC card with an unknown owner is found, the lost-IC-card finder can go to an institution such as a banking organ or a public facility at which a terminal unit is installed, entering the found IC card to the terminal unit. Then, information is read out from the IC card automatically and collection processing is carried out. At the same time, reward money is given to the lost-IC-card finder. When the collection processing has been completed, the owner of the IC card is notified by the communication means of the completion of the collection processing by using a telephone, a letter or an electronic mail. After the notification, the owner of the IC card follows a procedure to get back the amount of money stored in the found IC card. In this case, the reward money given to the finder of the IC card is subtracted from the original amount.

In this way, the electronic-money collecting system is capable of returning or collecting a lost IC card to the owner or an institution issuing the lost IC card with a high degree of efficiency without giving a troublesome load to the finder of the IC card or the institution. Fur-

ther, since the predetermined amount of reward money is added to money data stored in the IC card of the lost-IC-card finder, the rate of collection or the returning rate can be increased.

It should be noted that, when reward money is to be paid to a finder of a lost IC card, a bad faith person such as a person who stole an IC card of another person may make an attempt to get some reward money by pretending to be a finder of a lost IC card. In order to avoid such a bad faith, the number of times an incorrect password is entered, the ID of equipment used by the bad faith person or other information are recorded. When the incorrect password has been entered a number of times exceeding a predetermined maximum number, the collection processing is terminated and the IC card of the bad faith person is revoked.

#### Brief Description of the Drawings

Fig. 1 is a diagram showing the entire configuration of an embodiment implementing an electronic-money collecting system provided by the present embodiment;

Fig. 2 is a diagram showing external views of an IC card 30 and a wallet 20 used in conjunction with the IC card 30;

Fig. 3 is a diagram showing the configuration of the IC card 30 and the structure of data stored therein;

Fig. 4 is a diagram showing the configuration of the wallet 20 and the structure of data stored therein;

Fig. 5 is a diagram showing a typical detailed structure of IC-card information table 500 stored in a storage unit 51;

Fig. 6 is a diagram showing a typical detailed structure of an IC-card-finding-record table 600 stored in the storage unit 51;

Fig. 7 is a diagram showing details of a reward-money-rate table 700 stored in the storage unit 51;

Fig. 8 is a diagram showing a detailed structure of IC-card-revocation-condition table 800 stored in the storage unit 51;

Fig. 9 is a flowchart showing a procedure of money transfer processing using the wallet and the IC card 30;

Fig. 10 is a flowchart showing a procedure of money transfer processing using the wallet and the IC card 30 at a terminal unit;

Fig. 11 is a flowchart showing a procedure of operations to collect a found IC card 30 carried out at the terminal unit;

Fig. 12 is a flowchart showing a continuation of that shown in Fig. 11; and

Fig. 13 is a flowchart showing a processing procedure for transferring money data of a found IC card 30 to a new IC card 30.

#### Best Mode for Carrying Out the Invention

Preferred embodiments of the present invention will

be described with reference to accompanying diagrams showing the embodiments.

Fig. 1 is a diagram showing the entire configuration of an embodiment implementing an electronic-money collecting system provided by the present embodiment. As shown in the figure, the electronic-money collecting system provided by the present embodiment comprises a plurality of terminal units 1, 2 and 3, a center apparatus 5 and a communication line 4 for connecting the terminal units 1, 2 and 3 to the center apparatus 5. A plurality of telephones 6a to 6n are for communicating with owners of IC cards who are called individually from the center apparatus.

In this embodiment, there are provided three different types of terminal unit: terminal units 1, 2 and 3. In Fig. 1, only one unit is installed for each terminal unit type. In actuality, however, a plurality of terminal units can be installed for each type. The terminal unit 1 is typically a dedicated terminal unit installed at a financial institution such as a bank. The terminal unit 1 comprises a communication unit 11 for carrying out communication with the center apparatus 5, an IC-card R/W (read/write) unit 12 for reading out and writing information from and to a memory in an IC card, an input unit 14 such as a keyboard used by the user for entering, among other data, information on the type of usage of the terminal unit, a display unit 15 for showing a variety of messages to the user, an IC-card collecting unit 16 for collecting a found IC card, a cash paying machine 18 for changing electronic money stored in an IC card inserted thereto to cash and paying the cash to the user and a control unit 19 for controlling the whole components constituting the terminal unit 1.

The terminal unit 2 is installed at places like a banking organ, a police station, a public institution such as a city hall, a train station, a school and a department store. Even though a detailed configuration of the terminal unit 2 is not shown in the figure, basically, the terminal unit 2 has the same configuration as the terminal unit 1. Depending upon the place at which the terminal unit 2 is installed, however, the cash paying machine 18 of the terminal unit 1 is omitted from the configuration of the terminal unit 2 to disable cash transactions.

The terminal unit 3 is a terminal unit installed at the home of the owner of an IC card for dedicated use. Typically, the terminal unit 3 is a personal computer equipped with an IC-card R/W unit 13. A detailed configuration of the terminal unit 3 is not shown in the figure. However, the terminal unit 3 has the same configuration as the terminal unit 1 except that the IC-card collecting unit 16 and the cash paying machine 18 are eliminated from the configuration.

The center apparatus 5 comprises a storage unit 51 for storing various kinds of information such as information on owners of IC cards, money transaction record information, information on reward-money rates of reward money to be given to lost-IC-card finders and IC-card-finding-record information of lost-IC-card finders, a timer 52 for computing the present time, a communica-

tion unit 53 for carrying out communication with the terminal units 1, 2 and 3 and the telephones 6a to 6n through the communication line 4, a printer 54 for printing a message for use in notifying the owner of a lost IC card that the IC card has been found and a control unit 55 for controlling all the components constituting the center apparatus 5. The center apparatus 5 is typically installed at an institution such as a bank at which the issuance of IC cards is controlled.

The IC card 30 is a medium for storing money data. The IC card 30 is used for electronically storing money data in place of cash. What is stored in the IC card 30 is information indicating the amount of money. Electronic money can be transferred to and from the IC card 30 by entering the IC card to the IC-card R/W unit 12 or 13 of the terminal unit 1, 2 or 3 or to a wallet to be described later.

Fig. 2 is a diagram showing external views of an IC card 30 and a wallet 20 used in conjunction with the IC card 30. The wallet 20 is used by a person who owns the IC card 30. When the IC card 30 is inserted to the wallet 20, the wallet 20 plays roles of an intermediate means such as confirming the amount of electronic money stored in the IC card 30 and transferring electronic money from an IC card to another. The wallet 20 also controls an operation to lock and unlock electronic money stored in an IC card 30 by means of a lock function which is used for locking electronic money stored in the IC card 30 so that a third person can not check the amount of the electronic money or draw the electronic money from the IC card 30 at his/her own pleasure. The external appearance of the wallet 20 can be made similar to that of a small portable calculator. As shown in the figure, the wallet 20 comprises a liquid-crystal display unit 21, function keys 22, ten-keys 23 and an IC-card insert window which is not shown in the figure.

On the surface of the IC card 30 to be inserted to the wallet 20, various kinds of information such as an ID number 31 of the IC card can be printed if necessary.

Fig. 3 is a diagram showing the configuration of the IC card 30 issued by a banking organ and the structure of data stored therein. An input/output unit 34 is an interface for transferring information to and from an inserted IC card using one of two methods. In one of the methods, information is exchanged electrically by way of contact with a metallic contact point provided on the IC card. The other method is a non-contact method whereby the IC card 31 is inserted into the wallet 20 and information is exchanged in a wireless way between the IC card and the input/output unit 34. In the case of the non-contact method, the protection of information confidentiality can be strengthened by setting the distance from the input/output unit 34 to the IC-card R/W unit 12 at about 0.1 to 10 mm. A memory unit 33 is used for recording the amount of electronic money and a transaction record of money. A non-volatile memory is typically used as the memory unit 33. A microprocessor 32 is used for controlling transfers of information between the input/output unit 34 and the memory unit 33 and

operations to produce the transaction record.

As shown in an enlarged form in Fig. 3, the memory unit 33 is used for storing, among other things, information on the legitimate owner of the IC card. The information includes the name 301 of the owner, an address 302, a telephone number 303, an IC-card ID number 304 and a wallet ID number 305 of the wallet owned by the owner of the IC card. In addition, a password 306 is used for transferring electronic money from the IC card. An amount of money 307 is money data on which a transfer of money or an exchange of money is carried out. The amount of money 37 indicates a balance on which a cash settlement can be carried out by using the IC card 30. The amount of money 37 is nucleus information on the electronic money. A money record 308 is used for recording information on transactions made in the past. Personal information 309 is information written and read out personally by the owner of the IC card. The personal information 309 can be used as a memo by the user. The pieces of information 301 to 309 described above are stored for use in electronic-money transactions while other information described below is used for preventing the IC card from being used illegally.

A pseudo password 310 is used for early detecting a third person who makes an attempt to illegally draw electronic money from the IC card. The pseudo password 310 is typically a number which is likely to be suggested to the mind of an unauthorized user. An example of such a number is the birthday or the telephone number of the legitimate user of the IC card. If such a number is entered by a person, the person will be detected as an unauthorized user and processing to collect the IC card 30 will be forcibly carried out. An unauthorized-use wallet ID number 311 is a wallet ID number acquired during an attempt made by an unauthorized user to draw electronic money, that is, the ID of a wallet owned by the unauthorized user. A password-input count 312 is the number of times an incorrect password has been entered. Each time an incorrect password is entered, the password-input count 312 is incremented by one. When a correct password is entered, however, the password-input count 312 is cleared to zero. A password-input time 313 is a most recent time at which a password was entered. An incorrect-password-input-count upper limit 314 is an upper limit of the number of times the IC card allows an incorrect password to be entered consecutively. In the example shown in Fig. 3, the IC card allows an incorrect password to be entered up to 3 times. Thus, when the password-input count 312 is incremented to 4, the operation to draw money from the IC card is terminated.

Fig. 4 is a diagram showing a detailed configuration of the wallet 20 shown in Fig. 2. A display control unit 42 includes the liquid-crystal display unit 21 shown in Fig. 2. The display control unit 42 is used for displaying various kinds of information such as operation procedures and instructions/guidances to the user. An IC-card R/W unit 43 is used for reading out and writing information from and to the memory unit 33 of an IC card 30

inserted therein. An input control unit 44 which comprises function keys 22 and ten-keys 23 is used for inputting information required for control of the wallet 20. A timer 45 is used for recording a time at which the password of a found IC card 30 was input from the wallet 20. A memory unit 46 is a storage means which is externally accessible. The memory unit 46 is used for storing pieces of information such as the name 461 of the owner of the wallet 20, an address 462, a telephone number 463, a wallet ID number 464, an amount of money 465, a password-input count 466 and a password input time 467, a time at which a password was entered from the input control unit 44 when an attempt was made to use a found IC card 7 illegally. The amount of money 465 recorded in the memory unit 46 is stored temporarily in the wallet 20 from the IC card. A control unit 41 fetches data from the other components, stores the data and controls operations of the other components in accordance with a program stored internally.

Next, details of information stored in a storage unit 51 of the center apparatus 5 are explained by referring to Figs. 5 to 9. The storage unit 51 includes four tables: an IC card-information table 500, an IC-card-finding-record table 600, a reward-money-rate table 700 and an IC-card-revocation-condition table 800.

Fig. 5 is a diagram showing a typical detailed structure of the IC card-information table 500 stored in the storage unit 51. The IC card-information table 500 contains information on a plurality of IC-card owners. As shown in the figure, the information on each IC-card owner includes the name 501 of the IC-card owner, an address 502, a telephone number 503, an IC-card ID number 504 serving as a unique identification of the IC-card owner, a wallet ID number 505 serving as an ID number of a wallet 20 owned by the IC-card owner, a password 506 for protecting the confidentiality of the IC-card owner, an amount of money 507 left in the account of the IC-card owner, an account number 508 and a pseudo password 509 for avoiding unauthorized use of the IC card. Here, since a transfer of electronic money provided by the present embodiment can be carried out without the need for confirmation with a banking organ, the amount of money 507 is not the amount of money 307 stored in the IC card. Instead, the amount of money 507 is the amount of money in an account in a bank or the like, that is, the amount of money that can be stored in the IC card.

Fig. 6 is a diagram showing a typical detailed structure of the IC-card-finding-record table 600 stored in the storage unit 51 employed in the center apparatus 5. The IC-card-finding-record table 600 contains IC-card-finding-record information on a finder of a lost IC card 30 including the name 601 of the lost-IC-card finder, an address 602, a telephone number 603, the IC-card ID number 604 of the lost-IC-card finder, the wallet ID number 605 of the lost-IC-card finder. The IC-card-finding-record table 600 also contains information on the owner of a lost IC card which was found by the lost-IC-card finder including the name 610, an address 611, a

telephone number 612, an IC-card ID number 613, a wallet ID number 614, a password 615, money data 616, a money record 617, personal information 618 and a pseudo password 619 for prevention of unauthorized use of the IC card. Here, the money data 616 corresponds to the amount of money 307 stored in the IC card 30. The IC-card-finding-record table 600 also includes additional information on each lost-IC-card finder such as a center-transmission time 620 at which the finding of the lost IC card was reported to the center, an illegally used wallet ID number 630 used in an attempt to illegally draw electronic money, an illegal-password-input count 640 indicating the number of times an incorrect password has been entered in the attempt to illegally draw electronic money and a password-input time 650 at which the password was entered. In the figure, only two lost-IC-card finders and two IC-card losers are shown. In actuality, however, the storage unit 51 has a recording area for storing a plurality of lost-IC-card finders and IC-card losers.

Fig. 7 is a diagram showing details of the reward-money-rate table 700 stored in the storage unit 51 employed in the center apparatus 5. The reward-money-rate table 700 includes standards used for computing the amount of reward money to be given to a lost-IC-card finder in dependence upon the amount of money 307 recorded in a found IC card 30.

In this example, the amount of money 701 is divided into a plurality of levels. The larger the amount of money 701, the smaller the rate 702. Further stored in the reward-money-rate table 700 is a first multiplier 704 which serves as a first parameter used for changing the rate. The magnitude of the first multiplier 704 is dependent upon an illegal-password-input count 703 indicating the number of times a password has been entered to a wallet 20 in an attempt to illegally use the found IC card. Also stored in the reward-money-rate table 700 is a second multiplier 706 which serves as a second parameter used for changing the rate. The magnitude of the second multiplier 706 is dependent upon the a time interval at which the passwords have been entered. The rate 702 is corrected by multiplying it by the first and second multipliers 704 and 706.

Fig. 8 is a diagram showing a detailed structure of the IC-card-revocation-condition table 800 stored in the storage unit 51. As shown in the figure, the IC-card-revocation-condition table 800 includes an annual illegal-IC-card-usage count upper limit 801 indicating the maximum number of times a found IC card can be reported in one year, a finding time interval 802 and a maximum number of times 803 a found IC card can be reported within the finding time interval 802.

The IC-card-revocation-condition table 800 is provided for limiting the number of misconducts for illegally taking an IC card 30 of another person and illegally receiving reward money for the IC card 30. For example, in the case of a lost-IC-card finder who has found IC cards 30 more than 10 times in a year, the IC card 30 of the lost-IC-card finder itself is revoked in addition to the

collection of the found IC cards 30. By the same token, if IC cards 30 are found a number of times exceeding the maximum number of times 803 a found IC card can be reported within the finding time interval 802, the IC card 30 of the lost-IC-card finder itself is revoked in addition to the collection of the found IC cards 30. In this way, a misconduct aimed at collection of reward money can be distinguished from a truly good conduct of finding a lost IC card, allowing the number of misconducts of illegally taking reward money to be limited.

Next, processing to transfer electronic money from an IC card 30 to another IC card through a wallet 20 is explained by referring to Fig. 9.

As shown in the figure, the processing begins with a step 901 at which the user inserts an IC card 30 to a wallet 20. The processing flow then goes on to a step 902 at which processing to transfer electronic money from an IC card to another is requested by pressing a function key 22. As the function key 22 is pressed, a message saying: "Enter a password" is displayed on the display unit 21 of the wallet 20. In response to the message, the user enters a password. After a password has been entered by the user, the processing flow proceeds to a step 903 at which the microprocessor 32 compares the entered password with a password 306 recorded in the IC card 30 to find out whether or not the former matches the latter.

If the former matches the latter, the processing flow continues to a step 907 at which a wallet ID number 305 of the owner of the IC card recorded in the IC card is compared to a wallet ID number 464 stored in wallet 20 to find out whether or not the former matches the latter. If the former does not match the latter, it is feared that the IC card 30 is used illegally. In this case, the processing flow goes on to a step 908 at which, before the money data 307 recorded in the memory unit 33 of the found IC card 30 and other data are transferred to a transfer-destination IC card, information such as the wallet ID number 464 stored in the wallet 20 is appended to the money data 307 and the information is recorded in the money data 465 of the wallet 20.

If the result of the comparison carried out at the step 907 indicates that the wallet ID number 305 matches the wallet ID number 464, on the other hand, the user who inserted the IC card 30 to the wallet 20 is regarded as the legitimate owner of the IC card 30. In this case, the processing flow goes on to a step 909. At this step, the unauthorized-use wallet ID number 311 of the IC card 30 is cleared whereas the password-input count 312 and the password-input time 313 of the IC card 30 as well as the password-input count 466 and the password-input time 467 of the wallet 20 are reset to zero. A message saying: "Enter the amount of money to be transferred" is then displayed on the display unit 21. In response to this message, the user enters the amount of money to be transferred. Then, the specified amount of money is transferred from the IC card 30 serving as a transfer source to the memory unit 46 of the wallet 20. As the specified amount of money is

transferred, the amount of money 465 is increased temporarily. Then, the transfer-source IC card is taken out from the wallet 20 and the transfer-destination IC card is inserted into the wallet 20. The electronic money temporarily transferred to the wallet 20 is then transferred to the memory unit 33 of the transfer-destination IC card 30, completing the processing.

If the result of the comparison carried out at the step 903 indicates that password entered via the ten-keys 23 does not match the password 306, on the other hand, it is feared that the IC card 30 is being used illegally. In this case, the processing flow goes on to a step 904 at which the entered password is compared with the pseudo password 310 that is most likely used by an unauthorized person making an attempt to illegally draw electronic money from the IC card to find out whether or not the former matches the latter. If the entered password matches the pseudo password 310, the user is detected as an unauthorized user instead of the legitimate owner of the inserted IC card. In this case, the processing flow proceeds to a step 910 at which the request to transfer electronic money from the inserted IC card 30 is rejected.

If the result of the comparison carried out at the step 904 indicates that the entered password does not match the pseudo password 310, on the other hand, the processing flow goes on to a step 905 at which: the wallet ID number 464 of the wallet 20 is recorded in the unauthorized-use wallet ID number 311; the number of times an incorrect password has been entered via the ten-keys 23 for the unauthorized use is counted; the count value is recorded in the password-input count 312; and a time at which a password was entered for the first time is obtained from the timer 45 of the wallet 20 and recorded in the password-input time 313.

Then, the processing flow goes on to a step 906 at which the password-input count 312 produced by the wallet 20 is compared with the incorrect-password-input-count upper limit 314 indicating the number of times the IC card allows an incorrect password to be entered consecutively to find out whether or not the former exceeds the latter. If the former has exceeded the latter, the processing flow goes on to the step 910 at which the request to transfer electronic money from the inserted IC card 30 is rejected. If the former has not exceeded the latter, on the other hand, the processing returns to the step 902.

As described above, in this embodiment, at the step 905, the password-input count and the password-input time are stored in the memory 33 of the IC card 30. It should be noted, however, that they can also be stored at areas 466 and 467 respectively of the memory unit 46 employed in wallet 20.

Next, operations which are carried out to render a variety of services using an IC card 30 are explained by referring to a flowchart shown in Fig. 10. Such services include typically conversion of electronic money stored in the IC card 30 into cash by means of a terminal unit 1, a transfer of electronic money to and from the IC card

30 and purchasing of a commodity by using electronic money stored in the IC card 30.

As shown in the figure, the flowchart begins with a step 1001 at which the user inserts an IC card 30 into a terminal unit 1 used by the user and IC-card R/W unit 12 reads out information from the memory unit 33 of the IC card 30. The processing flow then goes on to a step 1002 at which a password 306 read out from the memory unit 33 is compared with a password entered from the input unit 14 to find out whether or not the former matches the latter. At that time, values are set in the password-input time 313 and the password-input count 312 of the IC card 30.

If the former matches the latter, the processing flow proceeds to a step 1005 to find out whether or not an unauthorized-use wallet ID number 311 is recorded in the IC card 30. If an unauthorized-use wallet ID number 311 is not recorded, there is no record indicating that the inserted IC card 30 has been illegally used. In this case, (the processing flow goes on to a step 1007 at which) the password-input time 313 of the IC card 30 is cleared and the password-input count 312 of the IC card 30 is reset to zero prior to the processing to transfer money from the IC card.

If an unauthorized-use wallet ID number 311 is found recorded at the step 1005, on the other hand, the unauthorized-use wallet ID number 311 indicates that the inserted IC card 30 has been illegally used. It is thus quite within the bounds of possibility that this transaction is also unauthorized. In this case, the processing flow goes on to a step 1006 at which transaction information is recorded in a processing record for processing to transfer electronic money. For example, information such as the IC-card ID number 304 stored in the IC card 30 is appended to money data recorded in a host. The information is also recorded in the money data 307 of the found IC card 30 so that the money data 307 includes additional information on a transaction which was done in the past.

Then, the processing flow goes on to the step 1007 at which, after the password-input time 313 of the IC card 30 is cleared and the password-input count 312 of the IC card 30 is reset to zero as described above, the processing to transfer electronic money from the IC card 30 is allowed.

If the comparison carried out at the step 1002 indicates that the password 306 read out from the memory unit 33 does not match the password entered from the input unit 14, on the other hand, it is feared that the IC card 30 is being used illegally. In this case, the processing flow goes on to a step 1003 at which the entered password is compared with the pseudo password 310 that is used for preventing unauthorized use of the IC card to find out whether or not the former matches the latter.

If the former matches the latter, the use of the IC card is considered to be illegal. In this case, the processing flow proceeds to a step 1010 at which the IC card 30 is collected by the IC card collecting unit 16 and

put into the terminal unit 1. Then, the processing flow goes on to a step 1011 at which a message explaining a reason why the IC card was collected and a message saying: "Please, visit a window at the IC-card issuing institution" are displayed on the display unit 15, completing the processing.

If the result of the comparison carried out at the step 1003 indicates that the entered password does not match the pseudo password 310, on the other hand, the processing flow goes onto a step 1008 at which the password-input count 312 recorded in the IC card 30 is incremented by one. Then, the processing flow proceeds to a step 1009 at which the password-input count 312 is compared with the annual-illegal-IC-card-usage count upper limit 801 indicating the number of times an IC card has been used illegally so far stored in the IC-card-revocation-condition table 800 shown in Fig. 8. In addition, the IC-card-finding-record table 600 stored in the storage unit 51 is checked to find out whether or not the number of times an IC card has been found within the finding time interval 802 exceeds the maximum number 803.

If the maximum values used as standards are exceeded, the processing flow goes on to the step 1010 at which a signal to collect the IC card 30 is transmitted to the terminal unit 1. The IC card 30 is then collected by the IC card collecting unit 16 and put into the terminal unit 4. The processing flow then goes on to the step 1011 at which a message explaining a reason why the IC card was collected and a message saying: "Please, visit a window at the IC-card issuing institution" are displayed on the display unit 15. If the maximum values are found not exceeded at the step 1009, on the other hand, the processing flow continues to a step 1012 at which the IC card is returned.

Next, operations carried out by the present embodiment to collect a found IC card are explained by referring to a flowchart shown in Figs. 11 and 12 are explained. The flowchart shows processing to collect a found IC card at the terminal unit 2.

As shown in the figures, the flowchart begins with a step 1101 at which, first of all, a person finding a lost IC card 30 goes to a place at which a terminal unit 2 is installed to return the IC card to the owner. There, as a user of the terminal unit 1, the lost-IC-card finder enters operations to request collection of the found IC card from the input unit 14. The control unit 19 displays a message on the display unit 15 to request the user of the terminal unit 1 (the lost-IC-card finder) that, first, the found IC card 30 be entered to a predetermined insert window and, then, the IC card 30 of the user itself (the lost-IC-card finder itself) be entered to the predetermined insert window. In response to the message, the lost-IC-card finder inserts the IC card 30 of the lost-IC-card finder itself and the found IC card 30 to the IC-card R/W unit 12. It should be noted that an IC card 30 may be locked in order to prevent other persons from drawing or checking electronic money without permission. For this reason, the found IC card 30 which was



inserted therein is checked to find out whether or not the IC card 30 is locked. If locked, the control unit 19 automatically unlocks the IC card 30 before carrying out processing to collect the IC card 30. If the IC card 30 is not locked, on the other hand, the control unit 19 transmits information read out by the IC-card R/W unit 12 from the two IC cards, that is, pieces of information denoted by reference numerals 301 to 314 in Fig. 3, to the center apparatus 5 by way of the communication unit 11 and the communication line 4 at the step 1102. In the case of the IC card information of the lost-IC-card finder itself, information for identifying the lost-IC-card finder is enough. It is thus sufficient to transmit only the name 301, the address 302, the telephone number 303, the IC card ID number 304 and the amount of money 307 to the host 5. It should be noted that the lost-IC-card finder may not have an IC card 30. In this case, the lost-IC-card finder can request an employee of a banking organ to carry out operations to collect the found IC card. As an alternative, the lost-IC-card finder can request that a new IC card 30 for the lost-IC-card finder be issued and that processing to collect the found IC card 30 by using the newly issued IC card 30 be carried out.

After the IC-card information of the person who lost an IC card and the finder of the IC card has been received from the terminal unit 1, the processing flow then goes on to a step 1103 at which the control unit 55 of the center apparatus 5 searches the storage unit 51 for the IC-card information table 500 by using information such as the name 301, the address 302, the telephone number 303, the IC card ID number 304 and the password 306 recorded in the found IC card 30 received from the terminal unit 1 as a key in order to find out whether or not information matching these pieces of information is stored in the storage unit 51.

If a result of the search carried out at the step 1103 indicates that no information stored in the storage unit 51 matches the information received from the terminal unit 1, the found IC card 30 is determined to be an IC card not cataloged in the center apparatus 5, that is, an invalid IC card such as a false IC card or an IC card with the usage thereof invalidated. In this case, the processing flow goes on to a step 1109 at which an error message saying: "This IC card can not be used" is sent to the terminal unit 1 to be displayed on the display unit 15 of the terminal unit 1, and the found IC card as well as the IC card of the lost-IC-card finder itself are returned.

If a result of the search carried out at the step 1103 indicates that information stored in the storage unit 51 matches the information received from the terminal unit 1, that is, the found IC card 30 is recorded in the center apparatus 5, on the other hand, the processing flow proceeds to a step 1104 at which the control unit 55 of the center apparatus 5 records information such as the names 601 and 610 of the finder of the IC card and the person losing the IC card in the IC-card-finding-record table 600. At the same time, the control unit 55 also records the wallet ID number 305 stored in the found IC

card 30 into the wallet ID number 630, the unauthorized-use wallet ID number 311 stored in the found IC card 30 into the illegally used wallet ID number 630 used in an attempt to illegally draw electronic money and the password-input count 312 stored in the found IC card 30 into the illegal-password-input count 640 indicating the number of times a password has been entered in the attempt to illegally draw electronic money. In addition, the control unit 55 obtains information on the present time from the timer 52, storing the information as the center-transmission time 620 at which the finding of the lost IC card was reported to the center.

Then, the processing flow continues to a step 1105 at which the control unit 55 of the center apparatus 5 transmits an initialization requesting signal and a collection requesting signal to initialize and collect the found IC card to the terminal unit 2. In response to these signals, the found IC card 30 which was inserted to the IC-card R/W unit 12 is initialized and then the found IC card 30 was collected by the IC card collecting unit 16 into the terminal unit 2. It should be noted that since the collected IC card 30 has been initialized, it can be used as a new IC card.

Then, the processing flow goes on to a step 1106 at which the control unit 55 searches information of the person losing the IC card stored in the IC-card-finding-record table 600 for information for contacting the IC-card loser such as the name 610, the address 611 and the telephone number 612.

The processing flow then goes on to a step 1107 at which the legitimate owner of the IC card is notified that the lost IC card has been found. The owner of the lost IC card can be contacted by an electronic mail if the lost-IC-card owner has a dedicated terminal unit 3. Otherwise, a letter is printed on the printer 54 and sent to the owner through the post or the owner is contacted by the telephone 6a. It should be noted that determination as to whether or not an electronic mail is used is based on the availability of an electronic-mail address in the telephone number 612 of the person losing the IC card in the IC-card-finding-record table 600 shown in Fig. 6.

The processing flow then proceeds to a step 1108 at which the control unit 55 searches the IC-card-finding-record table 600 for the name 601, the address 602, the telephone number 603 and the IC-card ID number 604 of the lost-IC-card finder in order to examine a past record of finding IC cards for the lost-IC-card finder who requested the processing to collect the found IC card, that is, to examine the number of requests for processing to collect a lost IC card made so far and the finding time interval.

The processing flow then continues to a step 1201 at which results of the search operation carried out at the step 1108 are compared with conditions prescribed in the IC-card-revocation-condition table shown in Fig. 8 to find out whether or not the number of requests for processing to collect an IC card made so far exceeds the annual-illegal-IC-card-usage count upper limit 801 of the number of times an IC card can be found in a year



and whether or not the number of times an IC card can be found within the finding time interval 802 exceeds the maximum number 803. A number of requests for processing to collect an IC card made so far exceeding the annual-illegal-IC-card-usage count upper limit 801 or a number of times an IC card can be found within the finding time interval 802 exceeding the maximum number 803 is regarded as an indication that it is feared that the lost-IC-card finder has illegally taken the IC card of another person. In this case, the processing flow goes on to a step 1205 at which a collection requesting signal is transmitted to the terminal unit 2 to collect the IC card of the lost-IC-card finder by means of the IC card collecting unit 16. Then, the processing flow continues to a step 1206 at which a message explaining the reason why the IC card was collected and a message saying: "Please, visit a window at the IC-card issuing institution" are displayed on the display unit 15. That is to say, since the number of times the lost-IC-card finder found an IC card so far exceeds the reference value prescribed in the IC-card-revocation-condition table 800, the IC card 30 owned by the lost-IC-card finder itself is also collected and the reason for the collection is also informed to the lost-IC-card finder.

If the number of requests for processing to collect an IC card made so far is found smaller than the annual-illegal-IC-card-usage count upper limit 801 set in the IC-card-revocation-condition table 800 or the number of times an IC card can be found within the finding time interval 802 is found smaller than the maximum number 803 in the same IC-card-revocation-condition table 800 at the step 1201, on the other hand, the processing flow goes on to a step 1202 at which the unauthorized-use wallet ID number 311 recorded in the IC card 30 of the lost-IC-card finder in an attempt to illegally use the IC card 30 is compared with the wallet ID number 305 recorded in the found IC card to find out whether or not the former matches the latter. If the former does not match the latter, the processing flow goes on to a step 1207 at which the password-input count 312 and the password-input time 313 of the found IC card 30 are reset to zero.

Then, the processing flow proceeds to a step 1208 at which the control unit 55 searches the IC-card-finding-record table 600 for the wallet ID number 311 which is recorded in an IC card in an attempt to illegally use the IC card 30. The processing flow then continues to a step 1209 at which a result of the search operation is compared with contents of the IC card-IC-card-revocation-condition table stored in the storage unit 51 to find out whether or not the number of times an IC card was used illegally so far exceeds a warning number. For example, a number of times an IC card was used illegally so far exceeding half the annual-illegal-IC-card-usage count upper limit 801 indicating the number of times an IC card can be used illegally per year indicates that the lost-IC-card finder or the person making an attempt to use the IC card illegally (or the owner of the unauthorized-use wallet ID number 311) did not request

processing to collect the IC card immediately. In this case, the processing flow goes on to a step 1210 to give a caution to the lost-IC-card finder or the owner of the unauthorized-use wallet ID number not to use the IC card for other purposes or use the IC card illegally at a DM or similar places. Here, in the warning prior to revocation of the IC card 30 of the lost-IC-card finder, a condition required for giving a caution is set by using half the reference value stored in the IC-card-revocation-condition table 800 as a criterion. As an alternative, a separate warning condition table can also be provided.

If the unauthorized-use wallet ID number 311 recorded in the IC card 30 of the lost-IC-card finder in an attempt to illegally use the IC card 30 is found the same as the wallet ID number 305 recorded in the found IC card at the step 1202, on the other hand, the processing flow goes on to a step 1203 at which the control unit 55 searches the IC-card-finding-record table 600 for the unauthorized-use wallet ID number 311 recorded in the IC card 30 of the lost-IC-card finder in an attempt to illegally use the IC card 30.

The processing flow then proceeds to a step 1204 at which results of the search operation are compared with contents of the IC-card-revocation-condition table 800 to find out whether or not the number of times an IC card was used illegally so far exceeds the annual-illegal-IC-card-usage count upper limit 801 indicating the number of times an IC card can be used illegally per year or the number of times an IC card was found within the finding time interval 802 exceeds the maximum number 803. A number of times the IC card was used illegally so far exceeding the annual-illegal-IC-card-usage count upper limit 801 or a number of times an IC card was found within the finding time interval 802 exceeding the maximum number 803 indicates an attempt made by the lost-IC-card finder to use the IC card illegally and indicates that the lost-IC-card finder did not request processing to collect the IC card immediately. In this case, the processing flow goes on to the step 1205 at which the control unit 55 transmits a collection requesting signal to the IC card collecting unit 16 to collect the IC card 30 inserted in the IC-card R/W unit 12. Then, the processing flow continues to the step 1206 at which a message explaining the reason why the IC card was collected and a message saying: "Please, visit a window at the IC-card issuing institution" are displayed on the display unit 15.

If the comparison of the result of the search operation of the step 1208 with contents of the IC card-IC-card-revocation-condition table 515 carried out at the step 1209 indicates that the collection conditions set in the IC card-IC-card-revocation-condition table 515 are not satisfied, on the other hand, the processing flow goes on to a step 1211 at which the password-input count 312 is extracted from the found IC card 30 and a first multiplier 704 is set from this password-input count 312 and the illegal-password-input count 703 stored in the reward-money-rate table 700 indicating the number of times an illegal password has been entered. In addi-

tion, the time interval of the center-transmission time 620 transmitted to the control unit 55 employed in the center apparatus 5 is calculated and a second multiplier 706 is calculated from the time interval.

Then, the processing flow goes on to a step 1212 at which the control unit extracts money data 307 read out from the found IC card 30 and multiplies the money data 307 by a fixed rate 702, the first multiplier 704 and the second multiplier 706.

The processing flow then proceeds to a step 1213 at which the result of the multiplication is added to the amount of money 307 stored in the IC card 30 of the lost-IC-card finder and the result of the addition is transmitted to the terminal unit 2. The control unit 19 of the terminal uses the result of the addition to update the amount of money 307 stored in the memory unit 33 of the IC card 30 of the lost-IC-card finder by means of the IC-card R/W unit 12. In addition, the money data 616 of the IC-card loser is read out from the IC-card-finding-record table 600 and the reward money is subtracted from the money data 616. The result of the subtraction is then recorded as new money data 616. The processing flow then continues to a step 1214 at which an IC card-returning requesting signal is transmitted to an IC card returning unit 47 of the terminal unit 4 in order to return the IC card 30 of the lost-IC-card finder. At the step 1214, the processing is ended.

Next, a processing procedure for used by a person, who is notified that the lost IC card has been found, for transferring the money data stored in the found IC card 30 to a new IC card 30 is explained by referring to a flowchart shown in Fig. 13.

As shown in the figure, the flowchart begins with a step 1301 at which the person, who is notified that the lost IC card has been found, makes a request for a transfer of the money data stored in the found IC card 30 to the new IC card 30 via the input unit 14 at the terminal unit 3 (or the terminal unit 1 or 2). In response to this request, the control unit 19 displays a message on the display unit 15, requesting the person, who is notified that the Lost IC card has been found, that information for identifying the person be entered. The identification information includes the name, the address, the telephone number and the ID number of the owner of the found IC card.

In response to the message, the person who is notified that the lost IC card has been found, enters the name, the address, the telephone number and the ID number of its own to the input unit 14. The control unit 19 then transmits these pieces of information to the center apparatus 5 by way of the transmission line 4.

The center apparatus 5 searches the IC-card-finding-record table 600 for the name, the address, the telephone number and the ID number transmitted thereto. If the name, the address, the telephone number and the ID number are found cataloged in the IC-card-finding-record table 600, the processing flow goes on to a step 1302 at which the name, the address, the telephone number and the ID number and a message saying: "A

lost IC card has been collected" are transmitted to the terminal unit 3. The terminal 3 displays the pieces of information and the message on the display unit 15.

The processing flow then proceeds to a step 1303 at which the person who is notified that the lost IC card 30 has been found enters a new IC card to the terminal unit 3. In the new IC card 30, the name, the address, the telephone number, the ID number and a password have been recorded as identification information that can be used for proving that the person is the owner of the lost IC card.

The processing flow then continues to a step 1304 at which the person who is notified that the lost IC card 30 has been found enters a password of its own to the input unit 14 of the terminal unit 3. In this case, the entered password has to be the same as the password set in the lost IC card.

The processing flow then goes on to a step 1305 at which the control unit 19 examines whether or not the password entered via the input unit 14 matches the password cataloged in the new IC card 30. If the passwords do not match each other, the processing flow proceeds to a step 1309 at which an error message saying: "Do the operations once again" is displayed on the display unit 15 and the IC card is returned to the IC-card R/W unit 12.

If the password entered via the input unit 14 matches the password cataloged in the new IC card 30, that is, if the password entered via the input unit 14 is found correct at the step 1305, on the other hand, the processing flow continues to a step 1306 at which the control unit 19 issues a read instruction to the IC-card R/W unit 12, requesting the IC-card R/W unit 12 to read the name, the address, the telephone number, the ID number and the password recorded in the new IC card 30. The name, the address, the telephone number, the ID number and the password read out from the new IC card 30 are then compared with the identification information received earlier from the center apparatus 5. If they do not match each other, the processing flow proceeds to the step 1309 at which the error message saying: "Do the operations once again" is displayed on the display unit 45 and the IC card is returned to the IC-card R/W unit 12.

If the outcome of the comparison carried out at the step 1306 indicates that the name, the address, the telephone number, the ID number and the password read out from the new IC card 30 match the identification information received earlier from the center apparatus 5, on the other hand, the processing flow goes on to a step 1307 at which the control unit 19 requests the center apparatus 5 to transmit the amount of money resulting from the subtraction of the reward money from the amount of money recorded in the found IC card 30, a money record, and a password for unauthorized-use prevention to the terminal 3. When these pieces of information are received from the center apparatus 5, the processing flow continues to a step 1308 at which the control unit 19 writes them into the new IC card 30 by

means of the IC-card R/W unit 12.

In this way, information stored in the lost IC card 30 is transferred to the new IC card. It should be noted, however, that the reward money was subtracted from the amount of money.

It is also worth noting that, since the amount of money resulting from the subtraction of the reward money from the amount of money 726 recorded in the found IC card 30 has already been recorded on the IC-card-finding-record table 600, it is not necessary to do subtraction once again.

Finally, the control unit 19 ejects the new IC card 30 containing the updated information, completing the processing.

It should be noted that a person who is notified that the lost IC card has been found via one of the telephones 6a to 6n or a letter through the post may carry out the same operations at a terminal 1 or one of terminals 2a to 2n installed at a banking organ or a public institution.

By the way, if the conditions set in the IC-card-revocation-condition table 800 must be taken into consideration in the collection of an IC card 30 requested by a lost-IC-card finder, a problem may arise in the case of a number of IC cards found at a school or a police station. This is because, in this case, the processing to collect a found IC card is requested by a special person who is typically a responsible person such as a schoolmaster or the chief of the police station. Since the responsible person may request such processing a number of times within a short period of time, the IC card owned by the person inevitably satisfies the revocation condition and is inadvertently revoked by the terminal unit used for requesting the processing.

In order to solve the problem described above, in the case of a responsible person of a facility or an institution at which a number of IC cards may be found, a specific code is added to the IC card 30 of the responsible person so that the IC card 30 is not revoked even if a limit recorded in the IC-card-revocation-condition table 800 is exceeded. As an alternative, an IC-card-revocation-condition table different from the IC-card-revocation-condition table 800 is set separately so that such the problem will not arise. In this way, a responsible person of a facility or an institution at which a number of IC cards may be found can collect a batch of IC cards found in the area under his responsibility.

As described above, in the case of the present embodiment, the rate of reward money is set at a value which varies in dependence upon the amount of money 307 recorded in a found IC card. It should be noted, however, that reward money can always be calculated by using a fixed rate. At any rate, it is possible to adopt any technique for calculating reward money as long as the technique falls within a range allowable by a law or a contract made in conjunction with a banking organ.

In addition, it is possible to cancel the payment of reward money to a person who has received reward money a number of times exceeding a standard refer-

ence.

Moreover, it is possible to invalidate and revoke or collect an IC card itself of a person who has collected an IC card a number of times exceeding a standard reference.

#### Industrial Applicability

As described above, according to the present invention, a lost IC card used as an 'electronic purse' can be returned to the owner of the IC card or to an institution issuing the IC card in a short period of time and with a high degree of efficiency without giving a troublesome load to the lost-IC-card finder, the lost-IC-card owner or the IC-card issuing facility during the work of collecting the lost IC card.

In addition, since a reward is given to a lost-IC-card finder for the contribution thereof to the work of collecting a lost IC card without the need to follow a complex procedure, an increase in IC-card collection rate can be expected.

Moreover, since a collected IC card is initialized and recycled, the IC card can be used repeatedly as a source.

Furthermore, a request for collection processing solely aimed at reward money can be avoided, making it possible to prevent the number of misconducts carried out by unauthorized persons from increasing.

#### Claims

1. An IC-card collecting system for collecting an IC card comprising an embedded microprocessor and an embedded memory externally accessible through said microprocessor with said memory used for storing at least identification information for individually identifying an owner of said IC card and money data representing the amount of money stored in said IC card,

said system comprising a center apparatus and a terminal unit connected to each other by a communication line,

said terminal unit comprising:

an input means for inputting information on usage classification of said terminal unit itself;  
an IC-card read/write means for executing processing to read out and write information from and into said memory embedded in said IC card;

a communication means for transmitting information read out from said memory embedded in said IC card and input information received from said input means to said center apparatus and receiving information to be written into said memory embedded in said IC card from said center means; and

a collection means for collecting an IC card inserted in said IC-card read/write means in a

accordance with an instruction transmitted from said center apparatus by way of said communication means,

said center apparatus comprising:

a storage means for storing identification information for identifying each IC-card owner, contact information indicating how to contact each IC-card owner and information on a money-transaction record of each IC-card owner;

a communication means for receiving information read out from said memory embedded in said IC card and input information received from said input means from said terminal unit and transmitting information to be written into said memory embedded in said IC card to said terminal unit; and

a collection-processing instructing means for interpreting information on usage classification received from said input means and, if said usage classification indicates that a found IC card with an unknown owner is to be collected, performing the steps of:

transferring all information read out from a memory embedded in said found IC card with an unknown owner to said storage means;

retrieving contact information of a loser of said found IC card from said storage means;

using said contact information for notifying said loser of completion of processing to collect said found IC card; and

requesting said collection means employed in said terminal unit to complete processing to collect said found IC card with an unknown owner inserted in said IC-card read/write means.

2. An IC-card collecting system according to claim 1 wherein said center apparatus further has a means which is, after said processing to collect said found IC card with an unknown owner, used for performing the steps of:

extracting identification information of a lost-IC-card finder from information read out from a memory embedded in an IC card of said lost-IC-card finder inserted in said IC-card read/write means;

storing said identification information and a lost-IC-card-finding date and time in a lost-IC-card-finding-record table; and

requesting said collection means of said terminal unit to carry out processing to collect said IC card of said lost-IC-card finder inserted in said IC-card read/write means if a lost-IC-card-finding frequency is found greater than a predetermined reference value.

3. An IC-card collecting system according to claim 1 wherein said center apparatus further has a means

which is, after said processing to collect said found IC card with an unknown owner, used for performing the steps of:

extracting identification information of a lost-IC-card finder from information read out from a memory embedded in an IC card of said lost-IC-card finder inserted in said IC-card read/write means;

storing said identification information and a lost-IC-card-finding date and time in a lost-IC-card-finding-record table; and

requesting said IC-card read/write means to carry out processing to invalidate information stored in said IC card of said lost-IC-card finder inserted in said IC-card read/write means if a lost-IC-card-finding frequency is found greater than a predetermined reference value.

4. An IC-card collecting system according to claim 1 wherein said center apparatus further has a reward-money adding means for adding a predetermined amount of reward money to money data stored in a memory of an IC card of a lost-IC-card finder inserted in said IC-card read/write means after said processing to collect said found IC card with an unknown owner.
5. An IC-card collecting system according to claim 4 wherein said reward-money adding means computes said predetermined amount of reward money by multiplying money data of a lost-IC-card owner by a rate for said money data.
6. An IC-card collecting system according to claim 5 wherein said reward-money adding means subtracts said amount of reward money added to money data of a lost-IC-card finder from money data of a lost-IC-card owner.
7. An IC-card collecting system according to claim 6 wherein said center apparatus further has a means which is, after said processing to collect said found IC card with an unknown owner, used for performing the steps of:

extracting identification information of a lost-IC-card finder from information read out from a memory embedded in an IC card of said lost-IC-card finder inserted in said IC-card read/write means;

storing said identification information and a lost-IC-card-finding date and time in a lost-IC-card-finding-record table; and

inhibiting addition of said amount of reward money to money data of said lost-IC-card finder if a lost-IC-card-finding frequency is found greater than a predetermined reference value.

8. An IC-card collecting system according to claim 7 wherein said center apparatus further has a means for performing the steps of:

searching said storage means for information indicated by identification information received as a result of insertion of another IC card owned by a lost IC-card owner informed of collection of a lost IC card to said IC-card read/write means;

adding money data indicated by said identification information to money data stored in said other IC card; and

requesting said IC-card read/write means to carry out processing to record the sum of said money data indicated by said identification information and said money data stored in said other IC card into said other IC card.

9. An IC-card collecting system according to claim 8 wherein said center apparatus further has a collection-processing requesting means for performing the steps of:

interpreting information on a usage classification input from said input means;

comparing an abuse preventing password read out from a memory of an IC card inserted in said IC-card read/write means with a password input from said input means employed in said terminal unit if said usage classification indicates processing other than processing to collect a found IC card; and

requesting said collection means employed in said terminal unit to carry out processing to collect said IC card inserted in said IC-card read/write means if said abuse preventing password matches said password input from said input means.

10. An IC-card collecting system according to claim 9 wherein said center apparatus requests said collection means to carry out processing to collect a found IC card owned by a lost-IC-card owner after contents of a memory of said IC card have been initialized by said IC-card read/write means.

11. In a system for carrying out transactions of money by using an IC card used for storing at least identification information for identifying the owner of said IC card and money data representing the amount of money stored in said IC card, and using a terminal unit, an electronic-money collecting method wherein said terminal unit performs the steps of:

setting a found IC card in said terminal unit;  
reading out original money data from said found IC card said in said terminal unit;  
computing the amount of reward money from

said original money data;

carrying out processing to electronically store new money data resulting from subtraction of said reward money from said original money data into said found IC card;

carrying out processing to give said computed amount of reward money to a person finding said found IC card; and  
disabling further use of said found IC card.

12. An electronic-money collecting method according to claim 11 wherein the amount of reward money is computed by multiplying said original money data read out by said terminal unit by a predetermined parameter stored in a storage means for use in calculation of said amount of reward money.

13. An electronic-money collecting method according to claim 12 further comprising the steps of:

recording a processing to collect a lost IC card by means of a recording means provided therein;

checking the number of processings to collect a lost IC card within a predetermined period of time for a lost-IC-card finder; and  
inhibiting a new processing by said lost-IC-card finder to collect a lost IC card if said number of processings to collect a lost IC card exceeds a predetermined reference value.

14. An electronic-money collecting method according to claim 13 wherein, in said processing to give reward money to a lost-IC-card finder, the amount of said reward money is added to money data stored in an IC card owned by said lost-IC-card finder.

15. An electronic-money collecting method according to claim 13 wherein an IC card owned by said lost-IC-card finder is collected if said number of processings to collect a lost IC card exceeds said predetermined reference value.

16. An electronic-money collecting method according to claim 12 further comprising the steps of:

recording a password for allowing manipulation of said money data in said IC card in advance;  
requesting an input password prior to manipulation of money data of an IC card;  
comparing said input password with a password set for allowing manipulation of money data of said IC card;  
recording the number of comparisons resulting in a password-mismatch outcome in said IC card in case said input password does not match said password set for allowing manipulation of money data of said IC card; and

increasing or decreasing the amount of reward money in dependence on said number of comparisons.

17. An electronic-money collecting method adopted in a system for collecting a lost IC card used for storing at least identification information for identifying the owner of said IC card and money data representing the amount of money stored in said IC card, said method comprising the steps of:

letting an IC card found by a lost-IC-card finder and an IC card owned by said lost-IC-card finder be set in said system;  
 reading out money data from said found IC card;  
 calculating the amount of reward money by using said read-out money data and predetermined standard values;  
 transferring said amount of reward money from said read-out money data to said IC card owned by said lost-IC-card finder; and  
 collecting remaining money data resulting from subtraction of said amount of reward money from said read-out money data.

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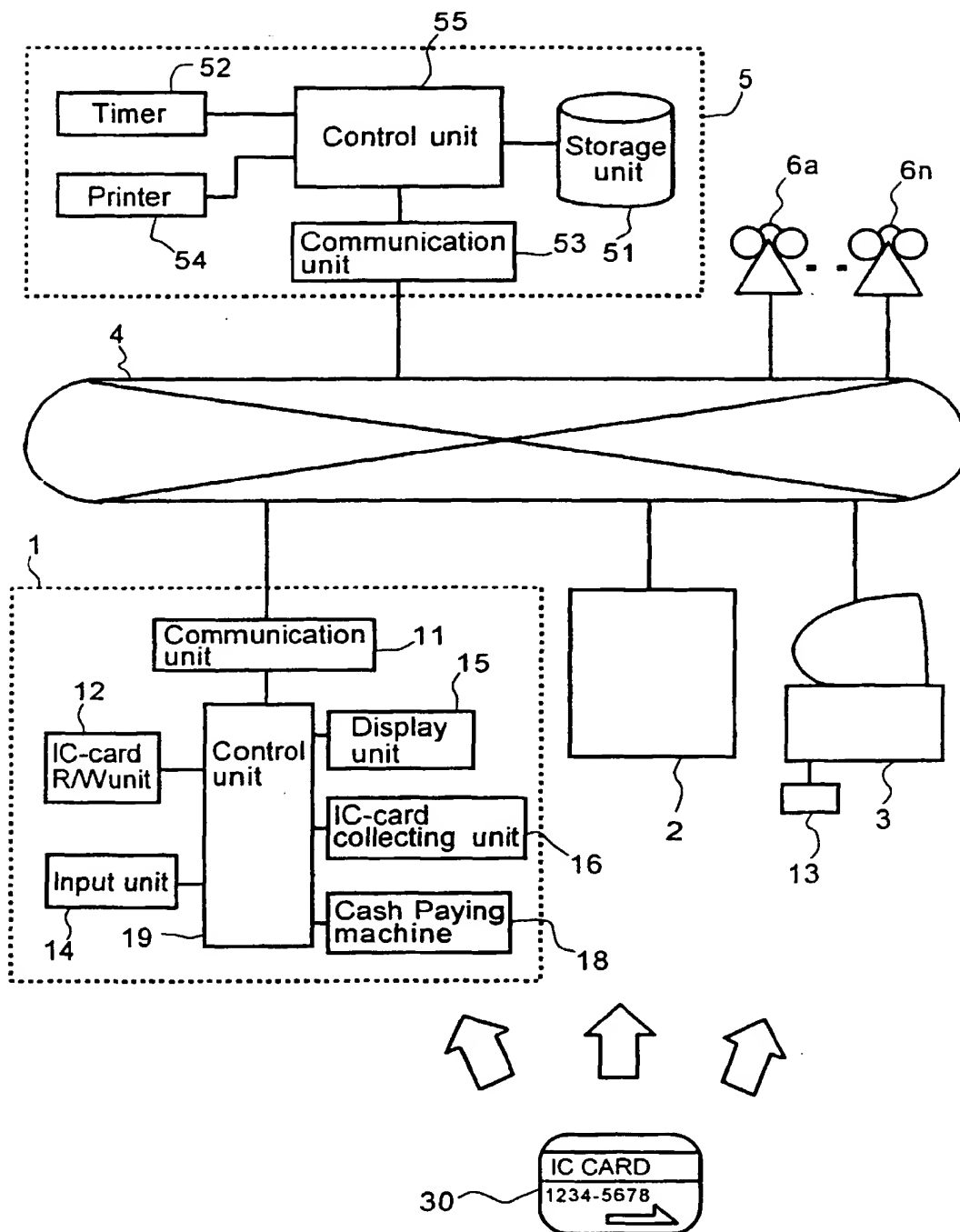
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50

55

FIG.1





**FIG.2**

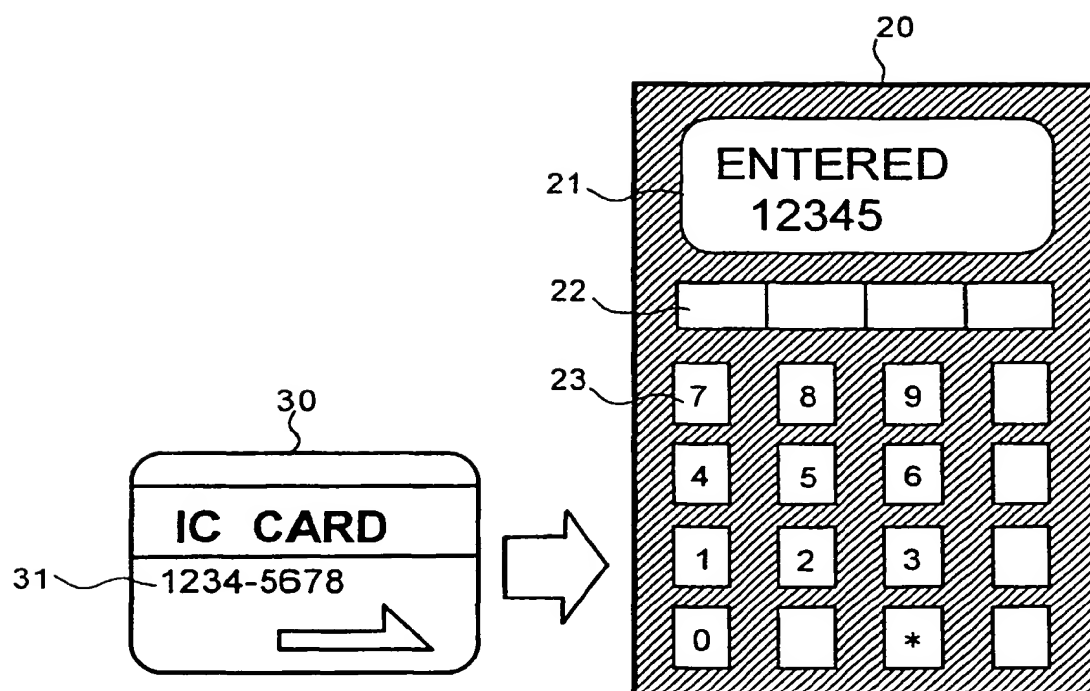


FIG.3

301	Name	Taro Hitachi
302	Address	123 Juji-cho Hitachi-shi
303	Telephone number	012-345-6789
304	card ID number	1234-5678
305	Wallet ID number	8888-65
306	Password	1234
307	The amount of money	¥5875
308	Money record	12/01/94 -¥5000 01/01/95 -¥1000
		03/03/95 -¥3000 04/05/95 +¥7000
309	Personal information	Taro Hitachi Tel. 987-654-321 08/17/95 Patent patrol
310	Pseudo password	1111,2222,3333
311	Unauthorized-use wallet ID number	
312	Password-input count	0
313	Password-input time	
314	Incorrect-password-input-count upper limit	3

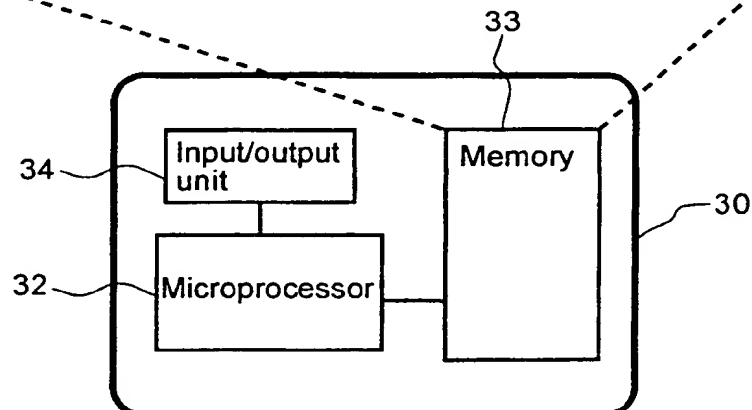
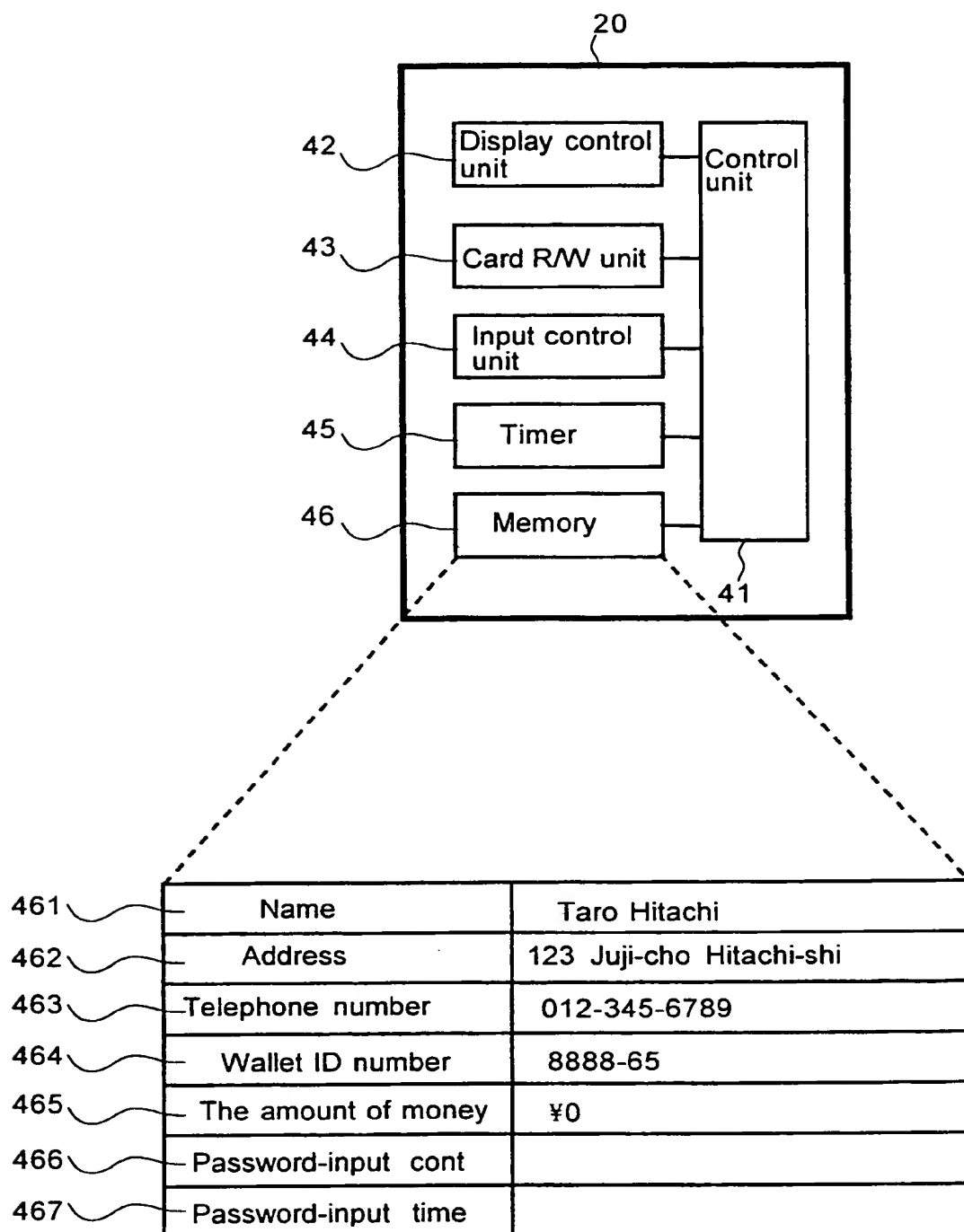


FIG.4



**FIG.5**

500  
IC-card information table

501	Name	Jiro Hitachi
502	Address	Kanagawa-ken Yokonama-shi, Midori-ku, 123
503	Telephone number	001-022-003
504	Card ID number	999888
505	Wallet ID number	12345
506	Password	5050
507	The amount of money	¥150000
508	Account number	918273645
509	Pseudo password	1111,2222,3333

FIG.6

600  
 )  
IC-card-finding-record table

1 Lost-IC-card finder	Name ~ 601	Santa Hitachi	Jiro Yamada
	Address ~ 602	Juichi-cho Hitachi-shi	Ohta-cho Kawasaki-shi
	Telephone number ~ 603	666-111-5555	333-123-456
	IC-card ID number ~ 604	334455	123456
	Wallet ID number ~ 605	WA01234	WA02345
2 IC-card loser	Name ~ 610	Taro Hitachi	Ichiro Suzuki
	Address ~ 611	Juui-cho Hitachi-shi	Kanazawa-ku Yokohama-shi
	Telephone number ~ 612	012-345-6489	123-995-123
	IC-card ID number ~ 613	112233	453456
	Wallet ID number ~ 614	WA11234	WA45365
	Password ~ 615	1234	5151
	Money data ~ 616	5875	23850
	Money record ~ 617	1/1 +¥5000	4/3 +¥10000
		2/1 -1000	4/7 -1000
	Personal information ~ 618	Taro Yamada	Hanako Sato
		TEI.012	8/19 meeting
	Pseudo Password ~ 619	1111,2222	5155,3131
Center-transmission time ~ 620		'94.8.17 15:01	'94.8.19 9:01
Illegally used wallet ID number ~ 630		WA01234	WA55555
Illegal-Password-input count ~ 640		2	0
Password-input time ~ 650		15:05	9:03

FIG.7

700  
Reward-money-rate table

701 Amount of money	702 Rate	703 Illegal-password-input count	704 First multiplier	705 Time interval	706 Second multiplier
Less than 100,000 yen	0.1	0	1.0	2 hours	1
100,000 — 500,000 yen	0.09	1	0.9	4 hours	0.9
500,000 — 1,000,000 yen	0.08	2	0.7	6 hours	0.8
		3	0.5		

FIG.8

800  
IC-card-revocation-condition table

801 Annual-illegal-IC-card-usage-count upper limit	802 Finding time interval	803 Maximum number of times a lost IC card can be reported within the finding time interval 802

FIG.9

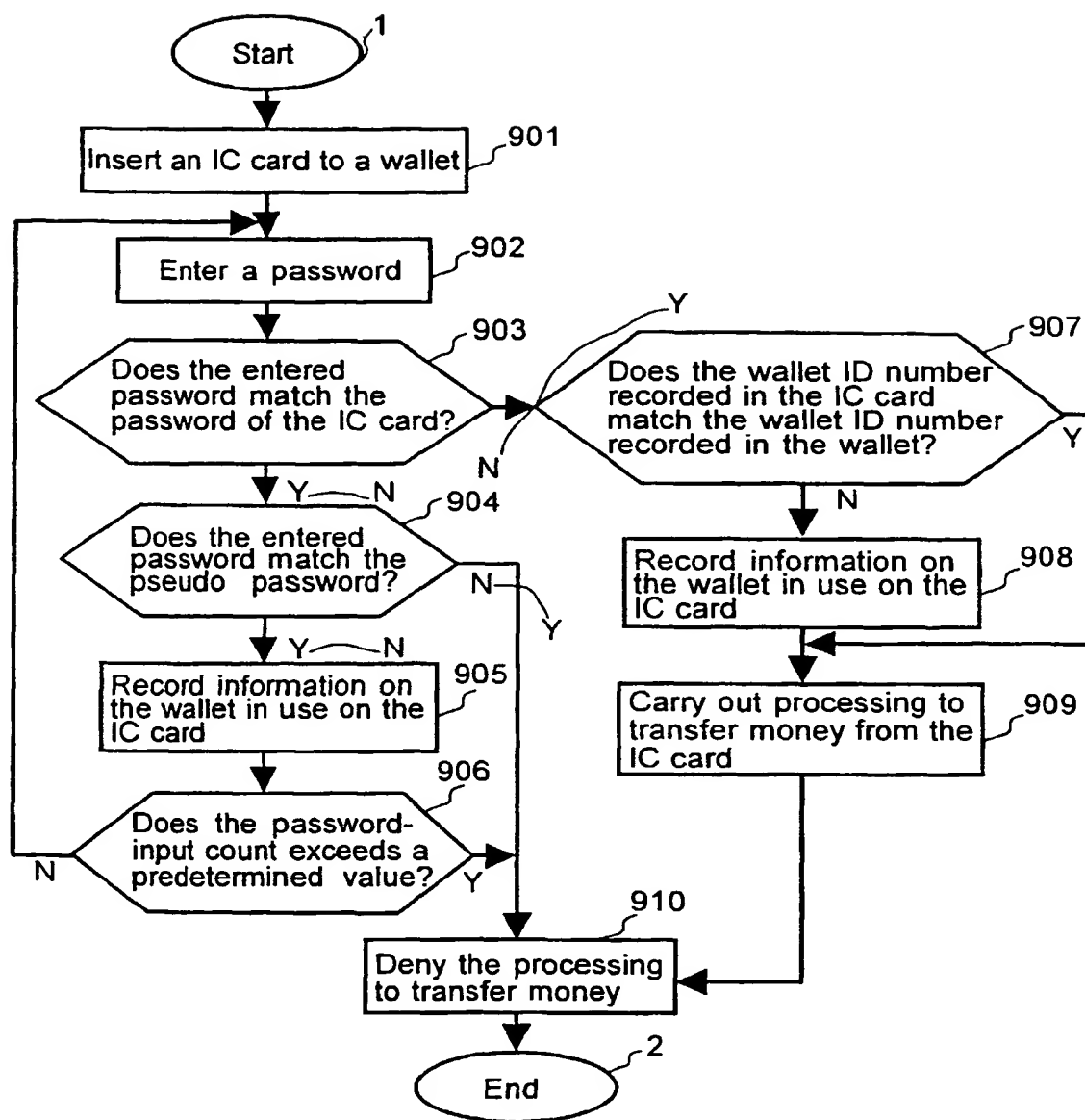




FIG.10

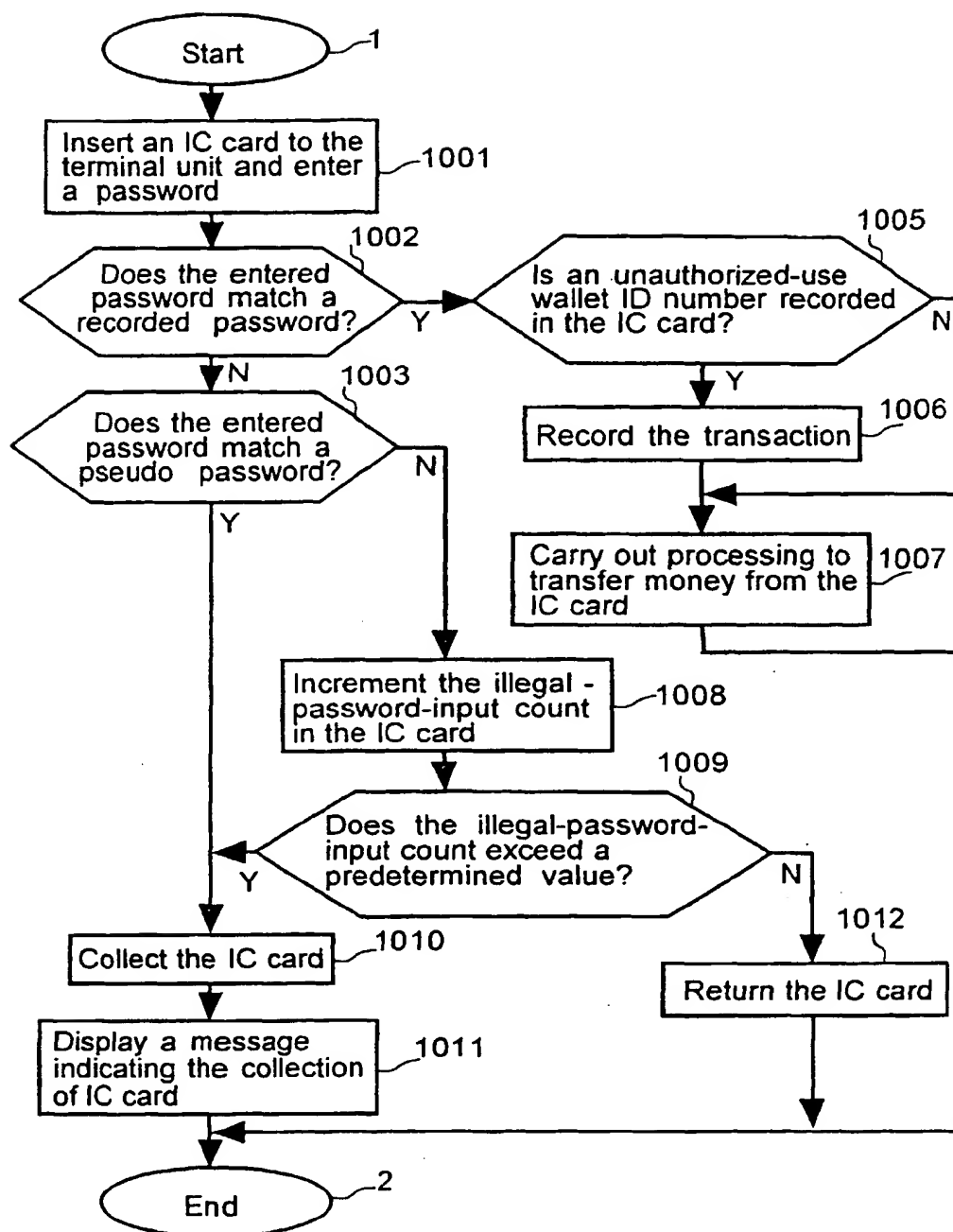


FIG.11

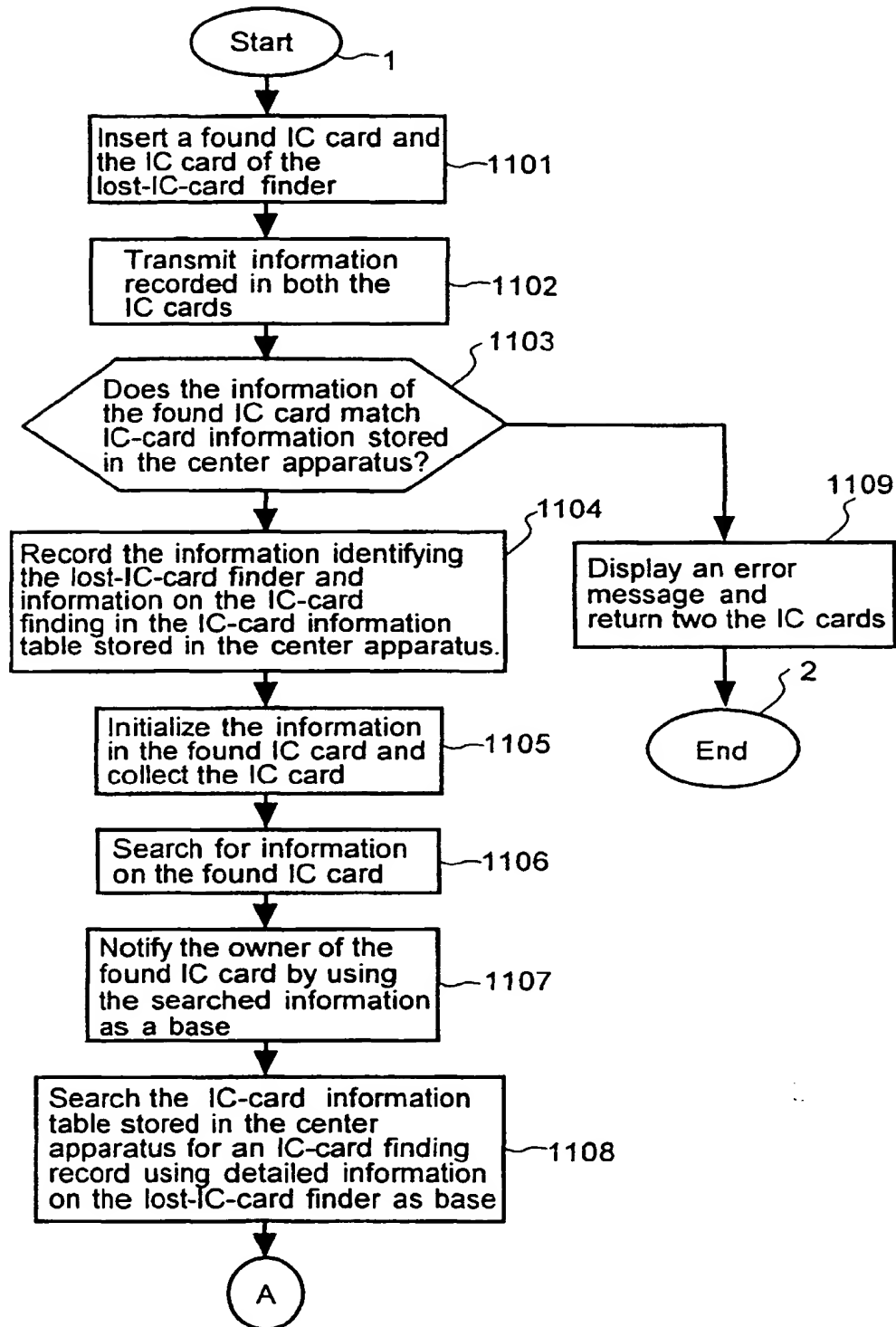


FIG.12

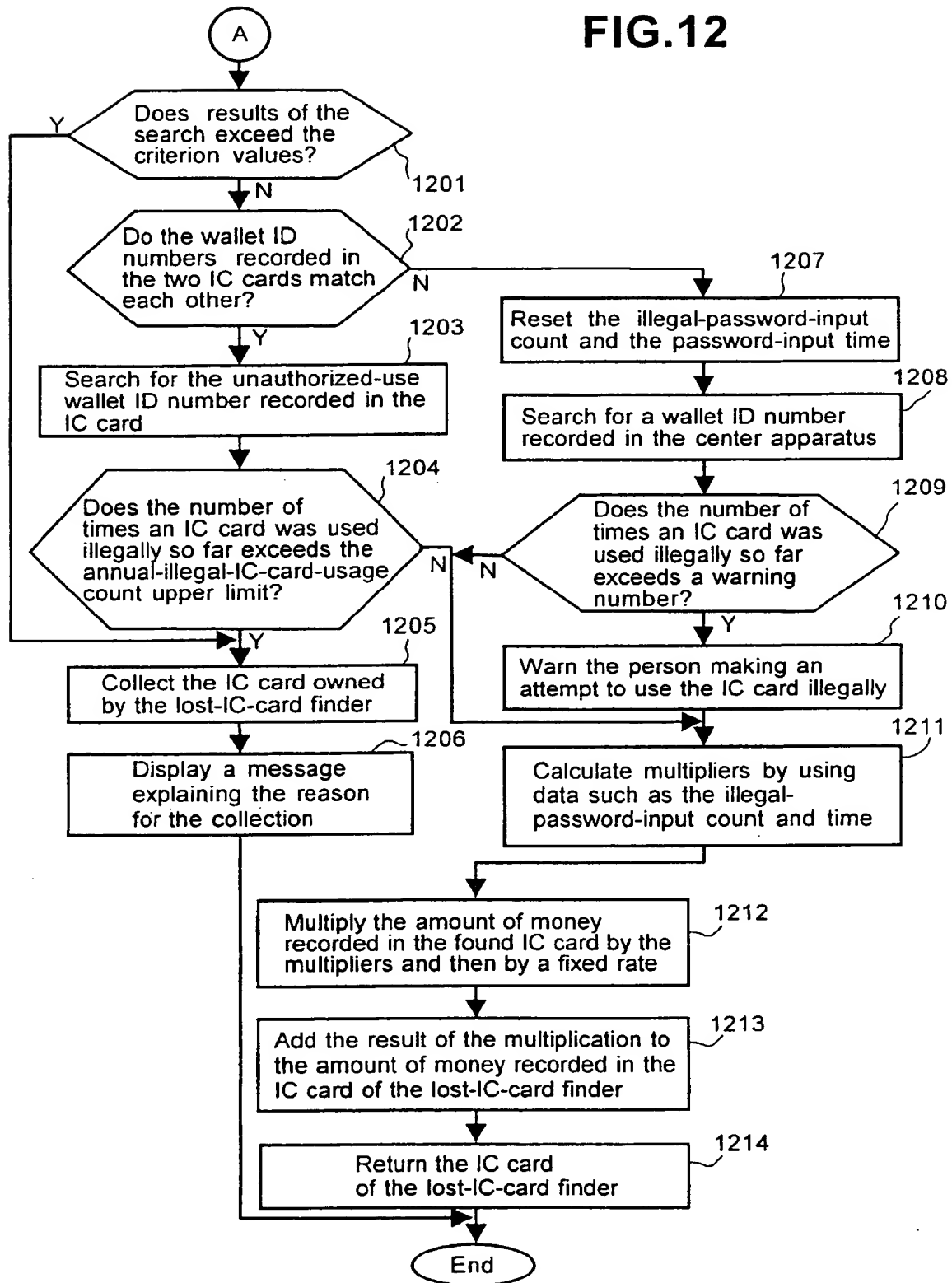
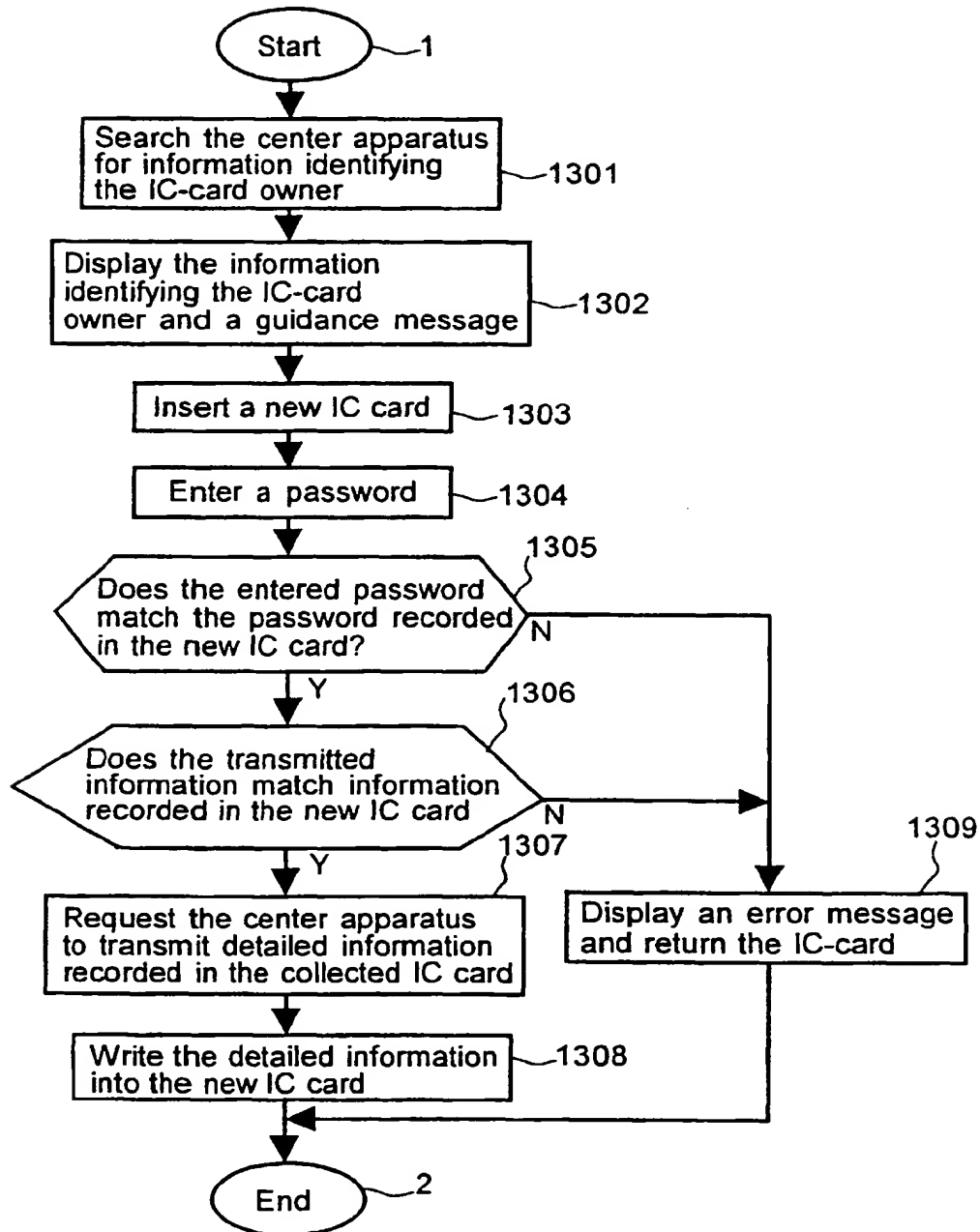


FIG.13



## INTERNATIONAL SEARCH REPORT

International application No.

PCT/JP95/01669

<b>A. CLASSIFICATION OF SUBJECT MATTER</b>		
Int. Cl <sup>6</sup> G06F157:00		
According to International Patent Classification (IPC) or to both national classification and IPC		
<b>B. FIELDS SEARCHED</b>		
Minimum documentation searched (classification system followed by classification symbols)		
Int. Cl <sup>6</sup> G06F157:00, G06K19/07, G07F7/08		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched		
Jitsuyo Shinan Koho 1926 - 1995		
Kokai Jitsuyo Shinan Koho 1971 - 1995		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)		
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	JP, 63-310094, A (Toshiba Corp.), December 19, 1988 (19. 12. 88) (Family: none)	1
A		2 - 17
Y	JP, 6-152773, A (Matsushita Electric Ind. Co., Ltd.), May 31, 1994 (31. 05. 94) (Family: none)	1
A		2 - 17
A	JP, 4-239991, A (Hitachi Maxell, Ltd.), August 27, 1992 (27. 08. 92) (Family: none)	1 - 17
A	JP, 5-504643, A (Jonig Ltd.), July 15, 1993 (15. 07. 93) & WO, 9116691, A & AU, 9176644, A & EP, 479982, A & NO, 9104855, A & BR, 9105713, A & CN, 1057535, A & ZA, 9102632, A & ES, 2034929, T1 & TW, 225598, A & AU, 653721, B & EP, 479982, B1	1 - 17
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.		
* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier document but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family		
Date of the actual completion of the international search November 21, 1995 (21. 11. 95)		Date of mailing of the international search report December 5, 1995 (05. 12. 95)
Name and mailing address of the ISA/ Japanese Patent Office		Authorized officer
Facsimile No.		Telephone No.

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